


POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

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Title of Invention	SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS		
First Named Applicant :	Rachel Heitz		
Attorney Docket Number :	60655.4200		
I hereby appoint the registered practitioner(s) at Customer Number:			
20322			
as attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.			
I am the Applicant/Inventor.			
Full Name of Applicant of Record:			
Stephen P. Norman			
Signature: /SPN		Date: 2004-01-08	

Applicant(s):	Heitz et al.	Attorney Docket No.:	60655.4200
Serial No.:		Group Art Unit	TBA
Filed:	January 12, 2004	Examiner:	TBA
TITLE:	SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS	Confirmation No.:	TBA

**POWER OF ATTORNEY BY ASSIGNEE
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

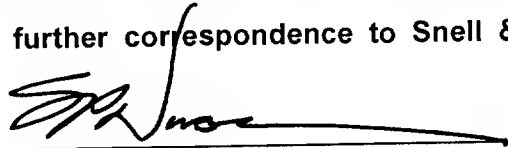
American Express Travel Related Services Company, Inc., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby revokes all previous powers of attorney or authorization of agent given in the above-identified application and hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

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By:


Stephen P. Norman

Title:

Secretary

Date:

JAN 8, 2004